

# Choosing and Joining a Plan

People can join a Medicare prescription drug plan as early as November 15, 2005, for coverage beginning January 1, 2006. Coverage is not automatic, and most people will have to pay a penalty if they don't enroll by May 15, 2006.

If the person you are helping has decided he or she wants to join a Medicare prescription drug plan, you can use the tools in this folder to help the person choose and join a plan. The Medicare Prescription Drug Plan Finder at [www.medicare.gov](http://www.medicare.gov) is the best way to find out which plans will meet a particular person's needs. The Medicare Personal Plan Finder tool is also useful in making choices.

This folder includes:

- A **worksheet** you can use at enrollment events or in counseling sessions to assemble an individual's personal information. The form can be filled out by you, the person with Medicare, or the person's friend or family member. Then you can use the information provided on the form to find the plans meeting that person's needs.
- A **CD** that demonstrates the Plan Finder and gives you examples of how to use it
- A CD containing national and state-specific versions of the *Medicare & You 2006* handbook with detailed **information on the drug plans in your specific area**. You can view and print just the pages you need. You can also order a handbook from [www.medicare.gov](http://www.medicare.gov) or [www.cms.hhs.gov/partnerships](http://www.cms.hhs.gov/partnerships) for a state-specific version or by calling 1-800-MEDICARE (1-800-633-4227).
- Fact sheets on **how to compare and join** plans, and how to protect personal information
- A model enrollment form

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*People must sign up with a plan to get coverage.*

